



General Assembly

Substitute Bill No. 919

January Session, 2003

**AN ACT CONCERNING THE APPROVAL OF HEALTH INSURANCE
PLANS WITH FLEXIBLE BENEFIT DESIGNS.**

Be it enacted by the Senate and House of Representatives in General Assembly convened:

1 Section 1. (NEW) (*Effective October 1, 2003*) The Insurance
2 Commissioner shall adopt regulations, in accordance with chapter 54
3 of the general statutes, to provide for the approval and design of
4 health insurance plans that offer flexible benefits designed to reduce
5 health insurance premiums. As used in this section, "health insurance
6 plans that offer flexible benefits designed to reduce health insurance
7 premiums" include, but are not limited to: (1) Plans that offer choices
8 between large and small provider networks; (2) plans that offer
9 different deductibles depending on the health care facilities used; (3)
10 plans that use both deductibles and coinsurance; and (4) plans that
11 offer prescription drug benefits which use both deductibles and
12 coinsurance.

This act shall take effect as follows:	
Section 1	<i>October 1, 2003</i>

INS *Joint Favorable Subst.*